UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

In Re: Case No.: <u>16-20537-ABA</u>

Chapter: 7

Michael P. Swirniuk and Joleyn F. Swirniuk Judge: <u>Andrew Altenberg</u>

NOTICE OF PROPOSED ABANDONMENT

<u>JOHN W. HARGRAVE</u>, Trustee, in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clerk, US Bankruptcy court 401 Market Street Camden, NJ 08102

If an objection is filed, a hearing will be held before the Honorable Andrew Altenberg on October 4, 2016 at 10 a.m. at the United States Bankruptcy Court, Courtroom no. 4B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of no Objection.

Description and value of property:

Description of Real Property	Petition Value
21 Jaimi Drive, Malaga, NJ 08328	\$175,000.00

Liens on property:

Description of Real Property	Creditors Info	Amount of Claim
21 Jaimi Drive, Malaga, NJ 08328	1 st mortgage—Hudson City Savings 2 nd mortgageTDBank	\$281,865.00 \$8,779.00

Amount of Equity claimed as exempt:

Description of Real Property	Value of Claimed Exemption
21 Jaimi Drive, Malaga, NJ 08328	\$0.00

Objections must be served on, and requests for additional information directed to:

Name: /s/ John W. Hargrave

Address: 117 Clements Bridge Road, Barrington, NJ 08007

Telephone No.: (856) 547-6500

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Certificate of Notice Page 2 of 2 ted States Bankruptcy District of New Jersey

In re: Michael P. Swirniuk Joleyn F. Swirniuk Debtors

Case No. 16-20537-ABA Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 1 Date Rcvd: Sep 02, 2016

Form ID: pdf905 Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Sep 04, 2016.

db/idb

#+Michael P. Swirniuk, Joleyn F. Swirniuk, 21 Jaimi Dr., Malaga, NJ 08328-4145
+Janine M. Lloyd, Esq., Attorney for TD Bank NA, PO Box 539, Westmont, NJ 08108-0539
+Kivitz McKeever Lee, PC, Attorneys for Hudson City Savings Bank, 216 Haddon Ave., Ste 406, 516207853 516207854

Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: usanj.njbankr@usdoj.gov Sep 02 2016 23:00:33 U.S. Attorney, 970 Broad St., sma

Rodino Federal Bldg., Newark, NJ 07102-2534

+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 02 2016 23:00:25 United States Trustee sma Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235

516207852 +E-mail/Text: camanagement@mtb.com Sep 02 2016 23:00:10 80 Century Road, Paramus, NJ 07652-1478 Hudson City Savings Bank, FSB,

E-mail/Text: bankruptcydpt@mcmcg.com Sep 02 2016 23:00:24 516207855 Midland Funding LLC,

Assignee of Citibank, N.A., Los Angeles, CA 90060-0578 Attn: Midland Credit Management, PO Box 60578,

516207856 E-mail/PDF: gecsedi@recoverycorp.com Sep 02 2016 22:53:01 Synchrony Bank,

Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061

516207857 +E-mail/Text: bankruptcy@td.com Sep 02 2016 23:00:36 TD Bank, N.A., 1701 Route 70,

Cherry Hill, NJ 08003-2335

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2016 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2016 at the address(es) listed below:

MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN Denise E. Carlon on behalf of Creditor ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Ira Deiches on behalf of Debtor Michael P. Swirniuk ideiches@deicheslaw.com on behalf of Joint Debtor Joleyn F. Swirniuk ideiches@deicheslaw.com Ira Deiches on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, John W. Hargrave jhargrave@ecf.epiqsystems.com; jwh@trustesolutions.net

John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net

TOTAL: 5